

**Information to identify the case:**

Debtor 1	<b>Ronald M. Strauss</b>	Social Security number or ITIN	xxx-xx-1728
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-34582-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald M. Strauss

3/16/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ronald M. Strauss  
 Debtor

Case No. 17-34582-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db +Ronald M. Strauss, 806 Kensington Drive, West Deptford, NJ 08086-3818  
 517215636 +Advocare Ped & Adult Medicine, PO Box 3001, Voorhees, NJ 08043-0598  
 517215637 Comcast, PO Box 3002, Southeastern, PA 19398-3002  
 517215641 Enhanced Recovery Corp., PO Box 23870, Jacksonville, FL 32241-3870  
 517215644 +Harry & Loretta Offord, Attn: David A. Avedissian, Esquire, 135 Kings Highway East,  
 Haddonfield, NJ 08033-2014  
 517215648 Nissan Motor Acceptance Corp., PO Box 660360, Irving, TX 75063-2438  
 517215649 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 517215650 Ocean Home Health, QMES New Jersey Region, PO Box 71413, Philadelphia, PA 19176-1413  
 517215653 +Synergetic Communication, LLC, 5450 N.W. Central #220, Houston, TX 77092-2061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2018 22:46:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 16 2018 22:46:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517215635 +Fax: 864-336-7400 Mar 16 2018 23:27:56 Advance America, 2720 Philadelphia Pike,  
 Claymont, DE 19703-2568  
 517215638 EDI: RCSFNEMARIN.COM Mar 17 2018 02:28:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517215639 EDI: DIRECTV.COM Mar 17 2018 02:34:00 DirecTV, 2230 East Imperial Highway,  
 El Segundo, CA 90245  
 517215640 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16 Ditech Financial, LLC,  
 Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154  
 517215642 +EDI: AMINFORP.COM Mar 17 2018 02:33:00 First Premier Bankcard, Inc.,  
 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824  
 517215643 +EDI: CCS.COM Mar 17 2018 02:33:00 GEICO Casualty Company,  
 Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 517215645 EDI: IIC9.COM Mar 17 2018 02:33:00 IC Systems Collections, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 517215646 EDI: IRS.COM Mar 17 2018 02:28:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517215647 EDI: JEFFERSONCAP.COM Mar 17 2018 02:33:00 Jefferson Capital, LLC, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 517215651 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd,  
 Norfolk, VA 23502  
 517215652 EDI: SWCR.COM Mar 17 2018 02:33:00 Southwest Credit, 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958  
 517215654 EDI: TDBANKNORTH.COM Mar 17 2018 02:33:00 TD Bank, PO Box 219, Lewiston, ME 04243  
 517215655 EDI: WFFC.COM Mar 17 2018 02:33:00 Wells Fargo Bank, NA, PO Box 5100,  
 Sioux Falls, SD 57117-5100

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Mar 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joseph J. Slachetka on behalf of Debtor Ronald M. Strauss jslachetka@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;rshoffman@hoffmandimuzio.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5